

ATTY. DOCKET NO.
10655.8000

SERIAL NO.
09/652,899

**INFORMATION DISCLOSURE
CITATION**

(Use several sheets if necessary)

APPLICANTS
Bishop et al.

FILING DATE
August 31, 2000

GROUP ART UNIT
2131

NOV 27 2000

PTO-1449 (8-83)

U. S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
<i>JW</i>		5,936,226	08/10/00	Aucsmith			
<i>JW</i>		5,931,917	08/03/99	Nguyen et al.			
<i>JW</i>		5,930,767	07/27/99	Reber et al.			
<i>JW</i>		5,920,847	07/06/99	Kolling et al.			
<i>JW</i>		5,920,629	07/06/99	Rosen			
<i>JW</i>		5,920,058	07/06/99	Weber et al.			
<i>JW</i>		5,917,925	06/29/99	Moore			
<i>JW</i>		5,912,446	06/15/99	Wong et al.			
<i>JW</i>		5,907,620	05/25/99	Klemba et al.			
<i>JW</i>		5,905,908	05/18/99	Wagner			
		5,898,838	04/27/99	Wagner			

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							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>JW</i>	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0", November 18, 1996 (also available at: http://home.netscape.com/eng/ssl3/draft302.txt)
<i>JW</i>	Business Wire (press release), "Master Card E-Wallet", July 11, 2000
<i>JW</i>	Obongo.com Web Site, "Obongo", August 8, 2000 (Description of wallet toolbar also available at: http://www.obongo.com/chabi/webSite/index.htm)
<i>JW</i>	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card", September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper.

EXAMINER

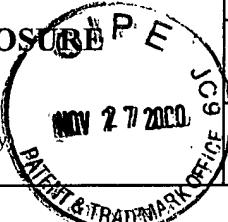
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<i>JW</i>		5,892,211	04/06/99	Davis et al.			
<i>JW</i>		5,889,941	03/30/99	Tushie et al.			
<i>JW</i>		5,884,292	03/16/99	Baker et al.			
<i>JW</i>		5,884,271	03/16/99	Pitroda			
<i>JW</i>		5,857,079	01/05/99	Claus et al.			
<i>JW</i>		5,826,241	10/20/98	Stein et al.			
<i>JW</i>		5,815,657	09/29/98	Williams et al.			
<i>JW</i>		5,806,045	09/08/98	Biorge et al.			
<i>JW</i>		5,799,087	08/25/98	Rosen			
<i>JW</i>		5,796,831	08/18/98	Paradinas et al.			

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							YES	NO

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<i>JW</i>	C.H. Fancher, "In Your Pocket Smartcards", IEEE SPECTRUM, February 1997, pp. 47-53
<i>JW</i>	I. Blythe, "Smarter, More Secure Smartcards", BYTE, June 1997, pp. 63-64
<i>JW</i>	Dr. J. Leach, "Dynamic Authentication for Smartcards", COMPUTERS AND SECURITY, vol. 14, no. 5, 1995, pp.385-389
<i>JW</i>	Wu et al., "Authenticating Passwords Over an Insecure Channel", COMPUTERS AND SECURITY, vol. 15, no.5, 1996, pp.431-439
<i>JW</i>	Manninger et al., "Adapting an Electronic Purse for Internet Payments", ACISP '98 Proceedings, July 13-15, 1998, pp.205-214
<i>JW</i>	Yan et al., "Banking on the Internet and Its Applications", Proc. 13th Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1997,pp.275-284

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<i>Jalalee Wright</i>	01/17/03

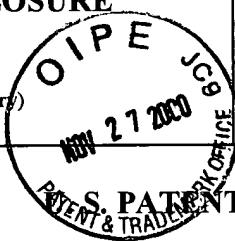
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		5,757,917	05/26/98	Rose et al.			
		5,742,845	04/21/98	Wagner			
		5,742,756	04/21/98	Dillaway et al.			
		5,739,512	04/14/98	Tognazzini			
		5,721,781	02/24/98	Deo et al.			
		5,613,001	03/18/97	Bakhoum			
		5,604,801	02/18/97	Dolan et al.			
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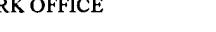
	Turban et al., "Using Smartcards in Electronic Commerce", Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69
	Dhem et al., "SCALPS: Smart Card for Limited Payment Systems", IEEE Micro, June 1996, pp. 42-51
	M.T. Smith, "Smart Cards: Integrating for Portable Complexity", COMPUTER-Intergrated Engineering, August 1998, pp. 110-115
	Geer et al., "Token-Mediated Certification and Electronic Commerce", Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22
	Gobioff et al., "Smart Cards in Hostile Environments", Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp.23-28

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[Signature] J. Goldman, "Internet Security, The Next Generation, When Software Encryption is not Enough", WEB TECHNIQUES, November 1997, pp. 43-46

[Signature] J. Simmons, "Smart Cards Hold the Key to Secure Internet Commerce", EC WORLD, December 1998, pp. 36-38

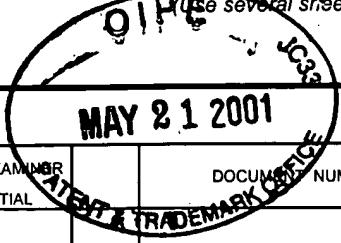
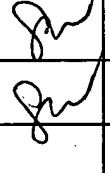
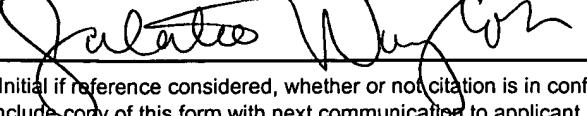
[Signature] P. Wayner, "Digital Cash", AP Professional, 1996, pp. 76-83, 85-100

[Signature] "ISO Standards", available from <http://www.iso.ch/projects/loading.html>

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FOREIGN PATENT DOCUMENTS										
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO				
								WO 98/45778	10/15/98	Patent Cooperation Treaty
								WO 99/21321	04/29/99	Patent Cooperation Treaty
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